



Application No. 10/711,172

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Edward Grau et al.  
Application No.: 10/711,172 Group Art Unit: 3695  
Filed : August 30, 2004 Examiner : Pollock, Gregory A.  
Title : Investment Program Contribution System

**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

Dear Sir:

In response to the final Office Action dated November 12, 2008, please enter the following amendments and consider the remarks below in accordance with the Rules of Practice. Submitted here with is a Petition for extension of time and required fee under 37 C.F.R. § 1.1.7(a), which extends the period to respond from February 12, 2009 to May 12, 2009 along with the required fees. No other fees are believed to be due in connection with the filing of this paper. Submitted here with is also a supplemental Declaration under 37 C.F.R. § 1.63 as well as a BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS under 37 C.F.R. § 1.73 MPEP § 608.01(d) and a BRIEF SUMMARY OF THE INVENTION under 37 C.F.R. § 1.73 MPEP § 608.01(f) as requested in the Office Action.

**Amendments to the Claims** begin on page 2 of this response

**Remarks** begin at page 33